

2015
Homeowners Multiple Peril
OHIO MARKET SHARE FOR TOP
70
INSURANCE GROUPS

RANK	Group Name	Direct Written Premium	2015 Market Share
1	STATE FARM GRP	616,840,354	22.1%
2	ALLSTATE INS GRP	301,124,636	10.8%
3	NATIONWIDE CORP GRP	226,859,873	8.1%
4	LIBERTY MUT GRP	218,296,524	7.8%
5	GRANGE MUT CAS GRP	159,048,318	5.7%
6	ERIE INS GRP	139,390,913	5.0%
7	CINCINNATI FIN GRP	111,859,097	4.0%
8	WESTFIELD Grp	109,546,211	3.9%
9	UNITED SERV AUTOMOBILE ASSN GR	85,747,093	3.1%
10	FARMERS INS GRP	83,497,941	3.0%
11	AUTO OWNERS GRP	81,404,773	2.9%
12	AMERICAN FAMILY INS GRP	80,138,275	2.9%
13	Travelers Grp	52,681,234	1.9%
14	MOTORISTS MUT GRP	52,479,180	1.9%
15	STATE AUTO MUT GRP	45,796,155	1.6%
16	WESTERN RESERVE GRP	39,213,204	1.4%
17	OHIO MUT GRP	32,983,478	1.2%
18	METROPOLITAN GRP	31,767,458	1.1%
19	Chubb Ltd Grp	23,729,088	0.9%
20	HARTFORD FIRE & CAS GRP	22,512,912	0.8%
21	CENTRAL MUT INS CO GRP	20,481,588	0.7%
22	PEKIN INS GRP	18,082,911	0.6%
23	PROGRESSIVE GRP	18,003,340	0.6%
24	Ohio Fair Plan Underwriting Assoc	15,005,086	0.5%
25	Ameriprise Fin Grp	13,667,485	0.5%
26	Hastings Mut Ins Co	12,135,016	0.4%
27	CELINA GRP	10,853,343	0.4%
28	Munich Re Grp	10,714,418	0.4%
29	Wayne & Washington Mut Grp	10,456,311	0.4%
30	The Hanover Ins Grp	10,274,486	0.4%

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Office of Product Regulation and Actuarial Services

The organizational structure and premium are based on the NAIC database as of 5/26/2015.

RANK	Group Name	Direct Written Premium	2015 Market Share
31	Goodville & German Mut Grp	10,123,234	0.4%
32	QBE INS GRP	9,953,316	0.4%
33	CSAA Ins Grp	9,329,476	0.3%
34	AMICA MUT GRP	9,005,853	0.3%
35	AMERICAN NATL FIN GRP	8,717,189	0.3%
36	DONEGAL GRP	8,610,833	0.3%
37	Assurant Inc Grp	7,780,843	0.3%
38	MAPFRE INS GRP	7,235,479	0.3%
39	AUTOMOBILE CLUB MI GRP	7,053,937	0.3%
40	FRANKENMUTH GRP	6,370,113	0.2%
41	SELECTIVE INS GRP	5,273,363	0.2%
42	Acuity A Mut Ins Co	5,090,316	0.2%
43	BUCKEYE INS GRP	4,546,429	0.2%
44	EMC INS CO GRP	4,047,974	0.1%
45	ELECTRIC INS GRP	3,385,099	0.1%
46	CALIFORNIA CAS MGMT GRP	3,179,510	0.1%
47	AMERICAN INTL GRP	3,158,449	0.1%
48	MutualAid eXchange	2,826,976	0.1%
49	GUIDEONE INS GRP	2,343,201	0.1%
50	ALLIANZ INS GRP	2,260,338	0.1%
51	HORACE MANN GRP	1,821,535	0.1%
52	Tuscarora Grp	1,488,384	0.1%
53	WBL Grp	1,328,340	0.0%
54	Municipal Mut Ins Co	1,223,345	0.0%
55	Pure Companies Grp	1,138,715	0.0%
56	Kemper Corp Grp	864,757	0.0%
57	Armed Forces Ins Exch	681,773	0.0%
58	MARKEL CORP GRP	339,650	0.0%
59	FIRST AMER TITLE GRP	338,712	0.0%
60	AEGIS GRP	240,275	0.0%
61	PHARMACISTS MUT GRP	169,186	0.0%
62	First Acceptance Ins Grp	162,592	0.0%
63	Century Natl Ins Co	122,556	0.0%
64	Mennonite Mut Grp	77,874	0.0%
65	AmTrust NGH Grp	62,407	0.0%
66	Inland Mut Ins Co	59,872	0.0%
67	Spinnaker Ins Co	37,013	0.0%
68	FM GLOBAL GRP	26,238	0.0%

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RANK	Group Name	Direct Written Premium	2015 Market Share
69	RLI INS GRP	4,088	0.0%
70	Aspen Ins Holding Grp	2,144	0.0%
Top 70	Sub Total:	2,785,072,085	100.0%
	Others Sub Total:	-12,888	0.0%
	Total All Groups:	2,785,059,197	100.0%

2015
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RANK	Group Name Company Name	Direct Written Premium	2015 Market Share
1	STATE FARM GRP	616,840,354	22.1%
	State Farm Fire & Cas Co	616,840,354	22.1%
2	ALLSTATE INS GRP	301,124,636	10.8%
	Allstate Prop & Cas Ins Co	91,804,411	3.3%
	Allstate Vehicle & Prop Ins Co	75,684,945	2.7%
	Allstate Ind Co	53,806,452	1.9%
	Allstate Ins Co	51,562,893	1.9%
	Encompass Home & Auto Ins Co	19,805,024	0.7%
	Encompass Ins Co Of Amer	2,769,326	0.1%
	Esurance Ins Co	2,725,719	0.1%
	Encompass Ind Co	2,044,957	0.1%
	Esurance Prop & Cas Ins Co	886,524	0.0%
	North Light Specialty Ins Co	34,385	0.0%
3	NATIONWIDE CORP GRP	226,859,873	8.1%
	Nationwide Prop & Cas Ins Co	110,214,371	4.0%
	Nationwide Mut Fire Ins Co	63,638,089	2.3%
	Nationwide Gen Ins Co	29,512,803	1.1%
	Allied Prop & Cas Ins Co	10,236,060	0.4%
	Nationwide Mut Ins Co	8,200,839	0.3%
	Amco Ins Co	1,605,377	0.1%
	HARLEYSVILLE LAKE STATES INS CO	1,584,460	0.1%
	Crestbrook Ins Co	789,141	0.0%
	Scottsdale Surplus Lines Ins Co	734,647	0.0%
	Nationwide Affinity Co of Amer	184,697	0.0%
	Depositors Ins Co	159,331	0.0%
	Scottsdale Ins Co	1,258	0.0%
	Nationwide Ins Co Of Amer	-1,200	0.0%

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RANK	Group Name Company Name	Direct Written Premium	2015 Market Share
4	LIBERTY MUT GRP	218,296,524	7.8%
	Safeco Ins Co Of IN	104,630,611	3.8%
	Liberty Ins Corp	48,573,210	1.7%
	Liberty Mut Fire Ins Co	34,709,540	1.2%
	LM Ins Corp	30,395,860	1.1%
	American States Ins Co Of TX	299	0.0%
	Mid Amer Fire & Cas Co	2	0.0%
	Peerless Ind Ins Co	-7	0.0%
	American Fire & Cas Co	-343	0.0%
	American States Preferred Ins Co	-1,023	0.0%
	American States Ins Co	-1,413	0.0%
	Safeco Ins Co Of Amer	-1,798	0.0%
	West Amer Ins Co	-8,414	0.0%
5	GRANGE MUT CAS GRP	159,048,318	5.7%
	Grange Prop & Cas Ins Co	86,034,993	3.1%
	Grange Mut Cas Co	73,013,325	2.6%
6	ERIE INS GRP	139,390,913	5.0%
	Erie Ins Exch	76,785,795	2.8%
	Erie Ins Co	62,605,118	2.2%
7	CINCINNATI FIN GRP	111,859,097	4.0%
	Cincinnati Ins Co	111,859,097	4.0%
8	WESTFIELD Grp	109,546,211	3.9%
	Westfield Natl Ins Co	69,573,828	2.5%
	American Select Ins Co	25,258,233	0.9%
	Westfield Ins Co	14,714,150	0.5%
9	UNITED SERV AUTOMOBILE ASSN GR	85,747,093	3.1%
	United Serv Automobile Assn	41,483,399	1.5%
	USAA Cas Ins Co	23,813,026	0.9%
	USAA Gen Ind Co	15,697,172	0.6%
	Garrison Prop & Cas Ins Co	4,753,496	0.2%
10	FARMERS INS GRP	83,497,941	3.0%
	Farmers Ins Exch	45,349,781	1.6%
	Farmers Ins Of Columbus Inc	18,424,833	0.7%
	Foremost Ins Co Grand Rapids MI	16,260,933	0.6%
	Foremost Prop & Cas Ins Co	2,836,178	0.1%
	Civic Prop & Cas Co	600,510	0.0%
	Neighborhood Spirit Prop & Cas Co	24,705	0.0%
	Exact Prop & Cas Co Inc	1,001	0.0%

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RANK	Group Name Company Name	Direct Written Premium	2015 Market Share
11	AUTO OWNERS GRP	81,404,773	2.9%
	Home Owners Ins Co	33,454,551	1.2%
	Auto Owners Ins Co	26,033,134	0.9%
	Owners Ins Co	21,917,088	0.8%
12	AMERICAN FAMILY INS GRP	80,138,275	2.9%
	American Family Ins Co	51,702,893	1.9%
	Homesite Ins Co Of The Midwest	28,435,382	1.0%
13	Travelers Grp	52,681,234	1.9%
	Travelers Prop Cas Ins Co	33,775,310	1.2%
	Standard Fire Ins Co	14,852,116	0.5%
	Travelers Home & Marine Ins Co	2,178,538	0.1%
	Travelers Ind Co Of Amer	994,236	0.0%
	Automobile Ins Co Of Hartford CT	867,471	0.0%
	Travelers Ind Co Of CT	13,563	0.0%
14	MOTORISTS MUT GRP	52,479,180	1.9%
	Motorists Mut Ins Co	52,479,180	1.9%
15	STATE AUTO MUT GRP	45,796,155	1.6%
	State Auto Ins Co of OH	23,856,881	0.9%
	State Automobile Mut Ins Co	21,939,274	0.8%
16	WESTERN RESERVE GRP	39,213,204	1.4%
	Lightning Rod Mut Ins Co	23,388,917	0.8%
	Western Reserve Mut Cas Co	14,053,173	0.5%
	Sonnenberg Mut Ins Assoc	1,771,114	0.1%
17	OHIO MUT GRP	32,983,478	1.2%
	United Ohio Ins Co	21,875,082	0.8%
	Ohio Mut Ins Co	11,108,396	0.4%
18	METROPOLITAN GRP	31,767,458	1.1%
	Metropolitan Prop & Cas Ins Co	20,755,347	0.7%
	Metropolitan Grp Prop & Cas Ins Co	10,223,076	0.4%
	Economy Premier Assur Co	789,035	0.0%

RANK	Group Name Company Name	Direct Written Premium	2015 Market Share
19	Chubb Ltd Grp	23,729,088	0.9%
	Pacific Ind Co	14,053,600	0.5%
	Chubb Natl Ins Co	3,660,349	0.1%
	Great Northern Ins Co	2,187,261	0.1%
	Bankers Standard Ins Co	2,030,486	0.1%
	Federal Ins Co	1,357,896	0.0%
	Vigilant Ins Co	240,491	0.0%
	Ace Amer Ins Co	110,173	0.0%
	Chubb Custom Ins Co	52,355	0.0%
	Illinois Union Ins Co	38,146	0.0%
	Chubb Ind Ins Co	-1,669	0.0%
20	HARTFORD FIRE & CAS GRP	22,512,912	0.8%
	Property & Cas Ins Co Of Hartford	9,651,856	0.3%
	Trumbull Ins Co	6,560,489	0.2%
	Hartford Underwriters Ins Co	2,345,254	0.1%
	Sentinel Ins Co Ltd	1,513,802	0.1%
	Hartford Ins Co Of The Midwest	1,083,648	0.0%
	Twin City Fire Ins Co Co	870,571	0.0%
	Hartford Cas Ins Co	187,989	0.0%
	Hartford Fire In Co	150,269	0.0%
	Hartford Accident & Ind Co	149,034	0.0%
21	CENTRAL MUT INS CO GRP	20,481,588	0.7%
	Central Mut Ins Co	20,481,588	0.7%
22	PEKIN INS GRP	18,082,911	0.6%
	Pekin Ins Co	18,082,911	0.6%
23	PROGRESSIVE GRP	18,003,340	0.6%
	Progressive Specialty Ins Co	10,610,371	0.4%
	American Strategic Ins Corp	7,393,196	0.3%
	Progressive Cas Ins Co	-227	0.0%
24	Ohio Fair Plan Underwriting Assoc	15,005,086	0.5%
	Ohio Fair Plan Underwriting Assoc	15,005,086	0.5%
25	Ameriprise Fin Grp	13,667,485	0.5%
	IDS Prop Cas Ins Co	13,667,485	0.5%
26	Hastings Mut Ins Co	12,135,016	0.4%
	Hastings Mut Ins Co	12,135,016	0.4%
27	CELINA GRP	10,853,343	0.4%
	National Mut Ins Co	10,853,343	0.4%

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RANK	Group Name Company Name	Direct Written Premium	2015 Market Share
28	Munich Re Grp	10,714,418	0.4%
	American Modern Select Ins Co	6,630,563	0.2%
	American Modern Home Ins Co	2,146,631	0.1%
	American Family Home Ins Co	1,937,224	0.1%
29	Wayne & Washington Mut Grp	10,456,311	0.4%
	Wayne Mut Ins Co	10,456,311	0.4%
30	The Hanover Ins Grp	10,274,486	0.4%
	Citizens Ins Co Of OH	10,219,541	0.4%
	Citizens Ins Co Of Amer	54,945	0.0%
31	Goodville & German Mut Grp	10,123,234	0.4%
	Goodville Mut Cas Co	10,087,033	0.4%
	German Mut Ins Co	36,201	0.0%
32	QBE INS GRP	9,953,316	0.4%
	Praetorian Ins Co	4,469,535	0.2%
	QBE Ins Corp	4,162,307	0.1%
	General Cas Co Of WI	1,321,474	0.0%
33	CSAA Ins Grp	9,329,476	0.3%
	CSAA Fire & Cas Ins Co	9,329,476	0.3%
34	AMICA MUT GRP	9,005,853	0.3%
	Amica Mut Ins Co	9,005,853	0.3%
35	AMERICAN NATL FIN GRP	8,717,189	0.3%
	American Natl Prop & Cas Co	8,347,392	0.3%
	American Natl Gen Ins Co	369,797	0.0%
36	DONEGAL GRP	8,610,833	0.3%
	Atlantic States Ins Co	5,816,732	0.2%
	Donegal Mut Ins Co	2,794,101	0.1%
37	Assurant Inc Grp	7,780,843	0.3%
	American Bankers Ins Co Of FL	7,632,862	0.3%
	American Security Ins Co	136,674	0.0%
	Standard Guar Ins Co	11,307	0.0%
38	MAPFRE INS GRP	7,235,479	0.3%
	American Commerce Ins Co	7,235,479	0.3%
39	AUTOMOBILE CLUB MI GRP	7,053,937	0.3%
	Memberselect Ins Co	7,053,937	0.3%
40	FRANKENMUTH GRP	6,370,113	0.2%
	Frankenmuth Mut Ins Co	6,370,113	0.2%

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RANK	Group Name Company Name	Direct Written Premium	2015 Market Share
41	SELECTIVE INS GRP	5,273,363	0.2%
	Selective Ins Co Of SC	4,380,924	0.2%
	Selective Ins Co Of The Southeast	892,439	0.0%
42	Acuity A Mut Ins Co	5,090,316	0.2%
	Acuity A Mut Ins Co	5,090,316	0.2%
43	BUCKEYE INS GRP	4,546,429	0.2%
	Buckeye State Mut Ins Co	4,546,429	0.2%
44	EMC INS CO GRP	4,047,974	0.1%
	Hamilton Mut Ins Co	4,047,974	0.1%
45	ELECTRIC INS GRP	3,385,099	0.1%
	Electric Ins Co	3,385,099	0.1%
46	CALIFORNIA CAS MGMT GRP	3,179,510	0.1%
	California Cas Gen Ins Co of OR	3,179,510	0.1%
47	AMERICAN INTL GRP	3,158,449	0.1%
	AIG Prop Cas Co	2,178,212	0.1%
	Lexington Ins Co	980,237	0.0%
48	MutualAid eXchange	2,826,976	0.1%
	MutualAid eXchange	2,826,976	0.1%
49	GUIDEONE INS GRP	2,343,201	0.1%
	Guideone Mut Ins Co	1,797,957	0.1%
	Guideone Specialty Mut Ins Co	545,244	0.0%
50	ALLIANZ INS GRP	2,260,338	0.1%
	American Ins Co	1,069,894	0.0%
	National Surety Corp	970,585	0.0%
	Firemans Fund Ins Co	219,004	0.0%
	Associated Ind Corp	855	0.0%
51	HORACE MANN GRP	1,821,535	0.1%
	Teachers Ins Co	1,498,646	0.1%
	Horace Mann Ins Co	322,889	0.0%
52	Tuscarora Grp	1,488,384	0.1%
	Tuscarora Wayne Ins Co	774,688	0.0%
	Keystone Natl Ins Co	713,696	0.0%
53	WBL Grp	1,328,340	0.0%
	Stillwater Ins Co	1,328,340	0.0%
54	Municipal Mut Ins Co	1,223,345	0.0%
	Municipal Mut Ins Co	1,223,345	0.0%
55	Pure Companies Grp	1,138,715	0.0%
	Privilege Underwriters Recp Exch	1,138,715	0.0%

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RANK	Group Name Company Name	Direct Written Premium	2015 Market Share
56	Kemper Corp Grp	864,757	0.0%
	Kemper Independence Ins Co	659,014	0.0%
	Unitrin Direct Prop & Cas Co	135,552	0.0%
	Merastar Ins Co	42,217	0.0%
	Unitrin Preferred Ins Co	27,974	0.0%
57	Armed Forces Ins Exch	681,773	0.0%
	Armed Forces Ins Exch	681,773	0.0%
58	MARKEL CORP GRP	339,650	0.0%
	Markel Amer Ins Co	337,027	0.0%
	Evanston Ins Co	3,076	0.0%
	Essex Ins Co	-453	0.0%
59	FIRST AMER TITLE GRP	338,712	0.0%
	First Amer Prop & Cas Ins Co	338,712	0.0%
60	AEGIS GRP	240,275	0.0%
	Aegis Security Ins Co	240,275	0.0%
61	PHARMACISTS MUT GRP	169,186	0.0%
	Pharmacists Mut Ins Co	169,186	0.0%
62	First Acceptance Ins Grp	162,592	0.0%
	First Acceptance Ins Co Inc	162,592	0.0%
63	Century Natl Ins Co	122,556	0.0%
	Century Natl Ins Co	122,556	0.0%
64	Mennonite Mut Grp	77,874	0.0%
	Mennonite Mut Ins Co	77,874	0.0%
65	AmTrust NGH Grp	62,407	0.0%
	Integon Natl Ins Co	62,407	0.0%
66	Inland Mut Ins Co	59,872	0.0%
	Inland Mut Ins Co	59,872	0.0%
67	Spinnaker Ins Co	37,013	0.0%
	Spinnaker Ins Co	37,013	0.0%
68	FM GLOBAL GRP	26,238	0.0%
	Affiliated Fm Ins Co	26,238	0.0%
69	RLI INS GRP	4,088	0.0%
	RLI Ins Co	4,088	0.0%
70	Aspen Ins Holding Grp	2,144	0.0%
	Aspen Amer Ins Co	2,144	0.0%

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Top 70	Sub Total:	2,785,072,085	100.0%
	Others Sub Total:	-12,888	0.0%
	Total All Company Groups:	2,785,059,197	100.0%

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